

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MARGARET JACOBS	§	Case No.: 08-16002
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/20/2008.
- 2) This case was confirmed on 08/27/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/01/2012.
- 6) Number of months from filing to the last payment: 43
- 7) Number of months case was pending: 48
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 70,150.00
- 10) Amount of unsecured claims discharged without payment \$ 49,000.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 109,275.00
Less amount refunded to debtor	\$ 1,901.86
NET RECEIPTS	\$ 107,373.14

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 6,559.29
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 9,059.29**

Attorney fees paid and disclosed by debtor **\$ 1,000.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	800.00	.00	800.00	800.00	60.76
AMERICAN GENERAL FIN	UNSECURED	2,800.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	OTHER	.00	NA	NA	.00	.00
JPMORGAN CHASE BANK	SECURED	154,600.00	153,727.16	76,106.41	76,106.41	.00
JPMORGAN CHASE BANK	SECURED	14,000.00	12,829.84	12,829.84	12,829.84	.00
WACHOVIA DEALER SERV	SECURED	3,600.00	2,520.39	2,520.39	2,520.39	161.51
WACHOVIA BANK	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	1,200.00	1,038.94	1,038.94	1,038.94	.00
BENEFICIAL	UNSECURED	11,400.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	500.00	NA	NA	.00	.00
HOUSEHOLD CREDIT SER	UNSECURED	2,100.00	NA	NA	.00	.00
HSBC ORCHARD BANK	UNSECURED	2,500.00	NA	NA	.00	.00
HSBC CARD SERVICES L	OTHER	.00	NA	NA	.00	.00
HSBC	OTHER	.00	NA	NA	.00	.00
LAKE STREET L CREDIT	UNSECURED	3,000.00	1,006.28	1,006.28	1,006.28	.00
NATIONWIDE CASSEL	UNSECURED	3,300.00	3,019.33	3,019.33	3,019.33	.00
NATIONWIDE	OTHER	.00	NA	NA	.00	.00
NATIONWIDE CASSEL	OTHER	.00	NA	NA	.00	.00
AT & T BANKRUPTCY	UNSECURED	100.00	NA	NA	.00	.00
SBC ILLINOIS	OTHER	.00	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	700.00	691.99	691.99	691.99	.00
LISA MAPLE	OTHER	.00	NA	NA	.00	.00
JAMES JACOB	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
JAMES JACOB	OTHER	.00	NA	NA	.00	.00
JAMES JACOB	OTHER	.00	NA	NA	.00	.00
JAMES JACOB	OTHER	.00	NA	NA	.00	.00
JAMES JACOB	OTHER	.00	NA	NA	.00	.00
JAMES JACOB	OTHER	.00	NA	NA	.00	.00
CHASE MANHATTAN MORT	OTHER	NA	NA	NA	.00	.00
NATIONWIDE CASSEL	SECURED	NA	.00	.00	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	78.40	78.40	78.40	.00
LAKE STREET L CREDIT	SECURED	NA	923.45	.00	.00	.00
CHASE MANHATTAN MORT	UNSECURED	29,600.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	76,106.41	76,106.41	.00
Mortgage Arrearage	12,829.84	12,829.84	.00
Debt Secured by Vehicle	2,520.39	2,520.39	161.51
All Other Secured	<u>800.00</u>	<u>800.00</u>	<u>60.76</u>
TOTAL SECURED:	92,256.64	92,256.64	222.27
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	5,834.94	5,834.94	.00

Disbursements:

Expenses of Administration	\$ 9,059.29	
Disbursements to Creditors	\$ 98,313.85	
TOTAL DISBURSEMENTS:		\$ 107,373.14

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/04/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.